

Information to identify the case:

Debtor 1	<u>Peter Kuchen</u>	Social Security number or ITIN	xxx-xx-2373
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Virginia Kuchen</u>	Social Security number or ITIN	xxx-xx-4487
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-20192-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Peter Kuchen

Virginia Kuchen
aka Virginia Burgess

10/25/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Peter Kuchen
 Virginia Kuchen
 Debtors

Case No. 18-20192-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 46

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db/jdb
 517541876 #+Peter Kuchen, Virginia Kuchen, 898 Sandy Circle, Manahawkin, NJ 08050-2548
 517541880 +Advanced Radiology South, P.O. box 6750, Portsmouth, NH 03802-6750
 517541877 +Andrea Visgilio-McGrath, LLS, 150 Clove Rd, 2nd floor, Little Falls, NJ 07424-2139
 517541878 +Atlantic Radiologists, c/o Rickart Collection Systems, 575 Milltown Road, P.O. Box 7242, North Brunswick, NJ 08902-7242
 517541879 +Barron Emergency Physicians, PO Box 7418, Philadelphia, PA 19101-7418
 517541880 +Basepointe-HM, 3225 North Star Circle, Louisville, TN 37777-5059
 517541881 +Bureau of Accounts Control, P.O. Box 538, Howell, NJ 07731-0538
 517541883 +Celentano, Stadtmauer & Walentowicz, Notchview Office Park, 1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594
 517541887 +Commonweath Financial Systems, 245 Main Street, Dickson City, PA 18519-1641
 517748309 HSBC Bank USA, National Association as Trustee for, 1000 Blue Gentian Road, Eagan MN 55121-7700
 517541891 +Lyons, Doughty & Veldhuis, P.O. Box 1269, Mount Laurel, NJ 08054-7269
 517541892 +Maryland Transportation Authority, P.O. Box 17600, Baltimore, MD 21297-1600
 517541894 +NJ Acute Care Specialists, P.O. Box 630707, Cincinnati, OH 45263-0707
 517541895 NJ Attorney General Office, Division of Law, Richard J. Hughes Justice Complex, 25 Market St, P.O. Box 112, Trenton, NJ 08625-0112
 517541896 +NJ Dept of Labor & Workforce, P. O. Box 951, Trenton, NJ 08625-0951
 517541897 +NJ E-ZPass Violations Processing, P.O. Box 52005, Newark, NJ 07101-8205
 517541898 +NJ Turnpike Authority, 581 Main Street, P.O. Box 5042, Woodbridge, NJ 07095-5042
 517541899 +Office of the NJ Public Defender, Hughes Justice Complex, 1st Fl, N-wing, 25 Market Street, P.O. Box 850, Trenton, NJ 08625-0850
 517541901 +Progressive Healthcare Systems, 3425 Pelham Road, Fort Worth, TX 76116-7320
 517541902 +Quality Asset Recovery, 7 Foster Avenue Ste 101, Gibbsboro, NJ 08026-1191
 517541905 +SOCH, 1140 Rte 72 West, Manahawkin, NJ 08050-2412
 517541903 +Selip & Stylianou, 199 Crossways Park Drive, Woodbury, NY 11797-2016
 517541904 +Shapiro & DeNardo, 14000 Commerce Pkwy, Ste B, Mount Laurel, NJ 08054-2242
 517794423 +Southern Ocean City Hospital, CCCB, POB 1750, Whitehouse Sta, NJ 08889-1750
 517541906 +Southern Ocean Primary Care, 53 Nautilus Dr, Ste B, Manahawkin, NJ 08050-2465
 518148103 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 518148104 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517541907 +Synergetic Communication, 5450 NW Central #220, Houston, TX 77092-2061
 517541909 USPS, San Mateo Service Center, 1630 W. Delaware Street, San Mateo, CA 94402

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTIJRR.COM Oct 26 2019 04:38:00 Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 26 2019 01:19:13 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 26 2019 01:19:09 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517664274 E-mail/PDF: resurgentbknofications@resurgent.com Oct 26 2019 01:33:35 Ashley Funding Services, LLC its successors and assigns as assignee of Reimbursement, Technologies, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517541882 +EDI: CAPITALONE.COM Oct 26 2019 04:38:00 Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
 517541884 +E-mail/Text: bankruptcy@certifiedcollection.com Oct 26 2019 01:18:59 Certified Credit & Collection, P.O. Box 336, Raritan, NJ 08869-0336
 517680848 +EDI: CHRM.COM Oct 26 2019 04:38:00 Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
 517541885 +EDI: CHRM.COM Oct 26 2019 04:38:00 Chrysler Capital, Attention: Bankruptcy Dept, P.O. Box 961278, Fort Worth, TX 76161-0278
 517541886 +EDI: MID8.COM Oct 26 2019 04:38:00 Commerce Bank, c/o Midland Funding, 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255
 517541889 +EDI: HFC.COM Oct 26 2019 04:38:00 HSBC Mortgage Corp, P.O. Box 0241, Buffalo, NY 14270-0001
 517541890 +EDI: IC9.COM Oct 26 2019 04:39:00 IC System, P.O. Box 64378, Saint Paul, MN 55164-0378
 517664273 E-mail/PDF: resurgentbknofications@resurgent.com Oct 26 2019 01:33:35 LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517541893 +EDI: MID8.COM Oct 26 2019 04:38:00 Midland Funding, 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255
 517669969 EDI: Q3G.COM Oct 26 2019 04:38:00 Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
 517794952 +E-mail/Text: bncmail@w-legal.com Oct 26 2019 01:19:24 SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
 517541908 EDI: TDBANKNORTH.COM Oct 26 2019 04:38:00 TD Bank, Recovery Dept, P.O. Box 9547, Portland, ME 04112

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 46

Date Rcvd: Oct 25, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517541910 +EDI: WFFC.COM Oct 26 2019 04:38:00 Wells Fargo Home Mortgage, P.O. Box 10335,
Des Moines, IA 50306-0335

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
517541888 ##+Financial Asset Management, P.O. Box 451409, Atlanta, GA 31145-9409
517541900 ##+Phoenix Financial Services, P.O. Box 26580, Indianapolis, IN 46226-0580

TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor HSBC Bank USA, National Association as Trustee for
GSMPS Mortgage Loan Trust 2005-RP1 cwohrlab@LOGS.com, njbankruptcynotifications@logs.com
Rebecca Ann Solarz on behalf of Creditor HSBC Bank USA, National Association as Trustee for
GSMPS Mortgage Loan Trust 2005-RP1 rsolarz@kmlawgroup.com
Steven J. Abelson on behalf of Debtor Peter Kuchen sjaesq@atrbklaw.com,
atrbkl@gmail.com;r49787@notify.bestcase.com
Steven J. Abelson on behalf of Joint Debtor Virginia Kuchen sjaesq@atrbklaw.com,
atrbkl@gmail.com;r49787@notify.bestcase.com
Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7